

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security

☐ Assumption of Executory Contract or unexpired Lease

☐ Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Eric A. Gdanski

Case No.: 23-11918 (CMG)

Judge: Christine M. Gravelle

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: December 13, 2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/ BJS Initial Debtor: /s/ EAG Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay to the Chapter 13 Trustee \$ 171.00 monthly for 51 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ \_\_\_\_\_ per month for \_\_\_\_\_ months; \$ \_\_\_\_\_ per month for \_\_\_\_\_ months, for a total of \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: \_\_\_\_\_ Initial Co-Debtor: \_\_\_\_\_

**Part 2: Adequate Protection** ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s), pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,890.00
DOMESTIC SUPPORT OBLIGATION	N/A	N/A
Sadek Law Offices - Anticiapted Fee App	Administrative	\$1,200.00
Internal Revenue Service	Priority	\$889.62
Mt. Holly MUA	Priority	\$51.40

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
FIG Cust FIGNJ19	866 Woodland Road, Mt. Laurel, NJ 08060	\$2,696.33	0.00%	\$2,696.33	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Capital One Auto Finance	2017 Ford Explorer	\$80.82	0.00%	\$80.82	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
78083.17							

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Midland Mortgage/MidFirst Bank	866 Woodland Road., Mt. Holly, NJ 08060 \$199,112.23
US Dept HUD	866 Woodland Road, Mt. Holly, NJ 08060 \$63,739.80
NJ Dept of Housing	866 Woodland Road, Mt. Holly, NJ 08060 \$45,593.60
NJ Dept of Housing - ERMA	866 Woodland Road, Mt. Holly, NJ 08060 \$29,122.39

**g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions** ☒ NONE

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified



**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative
- 3) Priority
- 4) Secured
- 5) Unsecured
- 6) All Other

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: March 25, 2023.

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s):**

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: December 13, 2023

/s/ Eric A. Gdanski  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: December 13, 2023

/s/ Brad J. Sadek  
Attorney for the Debtor(s)

In re:  
Eric Abraham Gdanski  
Debtor

Case No. 23-11918-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 15, 2023

User: admin  
Form ID: pdf901

Page 1 of 5  
Total Noticed: 98

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db	+ Eric Abraham Gdanski, 886 Woodlane Road, Mount Holly, NJ 08060-1006
519876915	+ Adrianna Villarreal, 529 S. Forked Landing Road, Maple Shade, NJ 08052-2923
519876920	+ Advantge Therapy Center, 1001 Briggs Road, Ste 270, Mount Laurel, NJ 08054-4105
519877024	+ Apria Healthcare, P.O. Box 3475, Toledo, OH 43607-0475
519877025	+ Atlantic City Expressway, Attn: MK EXass, P.O. Box 4971, Trenton, NJ 08650-4971
519857532	Citi/cbna, Citicorp Credit Services; Attn: Centrali, P.O. Box 790034, Kansas City, MO 64195
519877026	+ Commonwealth of Massachusetts, Attn: EZDrive MA Payment, Processing Cent, P.O. Box 847840, Boston, MA 02284-7840
519877031	+ Emergency Physician Services of NJ PA, Attn: HRRG, P.O. Box 5406, Cincinnati, OH 45273-0001
519923581	+ FIG Cust FIGNJ19LLC & Sec Pty, PO Box 669507, Dallas Texas 75266-0395
519876888	+ Fig Cust FIGNJ19LLC & Sec Pty, POB 54226, New Orleans, LA 70154-4226
519877033	+ Larchmont Medical Imaging, P.O. Box 748508, Atlanta, GA 30374-8508
519877035	+ MTA Bridges and Tunnels, P.O. Box 15183, Albany, NY 12212-5183
519876893	+ MTAG As Custodian For CCF@, 111 Coleman Blvd., Ste 400, Mount Pleasant, SC 29464-5662
519876917	+ Mt. Holly Municipal Utilities, 1 Park Drive, P.O. Box 486, Mount Holly, NJ 08060-0486
519876889	+ New Jersey Housing and Mortgage, 637 S Clinton Ave, POB 18550, Trenton, NJ 08650-2085
519925967	+ New York State Thruway Authority, 200 Southern Blvd, Albany, NY 12209-2098
519877036	+ New York Thruway, Violations Processing Center, P.O. Box 15186, Albany, NY 12212-5186
519877039	+ Orkin, 100 Dobbs Lane, Ste 207, Cherry Hill, NJ 08034-1436
519877040	+ Pennsylvania Turnpike Commission, P.O. Box 645631, Pittsburgh, PA 15264-5254
519930277	+ Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
519877041	+ Port Authority NY NK, Violations Processing Center, P.O. Box 15186, Albany, NY 12212-5186
519877042	#+ Quest Diagnostics, 1201 South Collegeville Road, Collegeville, PA 19426-2998
519877043	+ Rockland County DSS, Bldg L; CAMS Unit, P.O. Box 307 Sanatorium Road, Pomona, NY 10970-0307
519877053	+ Rollins, P.O. box 1415, Atlanta, GA 30301-1415
519877046	+ Virtua, 303 Lippincott Drive, 4th Floor, Marlton, NJ 08053-4160
519877047	+ WMC Health, 100 Woods Road, Valhalla, NY 10595-1530

TOTAL: 26

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 15 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519857521	+ Email/Text: backoffice@affirm.com	Dec 15 2023 20:53:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519857522	+ Email/Text: ally@ebn.phinsolutions.com	Dec 15 2023 20:51:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
519857524	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM		

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Dec 15, 2023

Form ID: pdf901

Total Noticed: 98

		Dec 15 2023 20:52:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519857523	+ Email/PDF: bncnotices@becket-lee.com		
		Dec 15 2023 21:09:45	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
519857525	+ Email/PDF: bncnotices@becket-lee.com		
		Dec 15 2023 21:09:24	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519877048	^ MEBN		
		Dec 15 2023 20:51:46	Apex Asset Management, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
519857526	+ Email/Text: bk@avant.com		
		Dec 15 2023 20:53:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
519857527	+ Email/Text: BarclaysBankDelaware@tsico.com		
		Dec 15 2023 20:52:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519857528	+ Email/Text: ECMBKMail@Caliberhomeloans.com		
		Dec 15 2023 20:53:00	Caliber Home Loans, Attn: Bankruptcy, P.O. Box 24610, Oklahoma City, OK 73124-0610
519857529	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 15 2023 21:09:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519857530	+ Email/PDF: acg.coaf.ebn@aisinfo.com		
		Dec 15 2023 20:58:40	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
519862819	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Dec 15 2023 21:09:46	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519885759	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Dec 15 2023 21:20:37	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519893757	+ Email/PDF: ebn_ais@aisinfo.com		
		Dec 15 2023 21:09:21	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519876887	+ Email/Text: assetmanagement@cazcreek.com		
		Dec 15 2023 20:51:00	Cazenovia Creek Funding II LLC, POB 54132, New Orleans, LA 70154-4132
519857533	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 15 2023 21:20:36	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519857534	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 15 2023 20:52:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519857535	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 15 2023 20:52:00	Comenity/Carter, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519857536	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 15 2023 20:58:38	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519857537	+ Email/Text: ebnnotifications@creditacceptance.com		
		Dec 15 2023 20:51:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
519877049	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Dec 15 2023 20:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519857538	+ Email/Text: bankruptcies@crowndasset.com		
		Dec 15 2023 20:52:00	Crown Asset Management, 3100 Breckenridge Blvd., Unit 725, Duluth, GA 30096-7605
519877029	+ Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		
		Dec 15 2023 20:51:00	Delaware River Joint Toll Brige Commissi, C/O Nj EZ pass, P.O. Box 4971, Trenton, NJ 08650-4971
519877030	+ Email/Text: G06041@att.com		
		Dec 15 2023 20:52:00	Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
519871952	+ Email/PDF: ebn_ais@aisinfo.com		
		Dec 15 2023 20:59:09	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519917225	Email/Text: BNCnotices@dcmservices.com		
		Dec 15 2023 20:52:00	EMERG PHYS SERV OF NEW JERSEY PA, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Dec 15, 2023

Form ID: pdf901

Total Noticed: 98

519877050	+ Email/Text: bknotice@ercbpo.com	Dec 15 2023 20:52:00	ERC, POB 57610, Jacksonville, FL 32241-7610
519876892	+ Email/Text: ar@figadvisors.com	Dec 15 2023 20:52:00	FIG Capital Investments, LLC, 1000 Riverside Ave., Ste 400, Jacksonville, FL 32204-4108
519857539	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 15 2023 20:52:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70321, Philadelphia, PA 19176-0321
519877051	+ Email/Text: Harris@ebn.phinsolutions.com	Dec 15 2023 20:53:00	Harris & Harris Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
519876916	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 15 2023 20:52:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519857531	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 15 2023 21:09:45	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519874913	+ Email/Text: RASEBN@raslg.com	Dec 15 2023 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519857540	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 15 2023 20:51:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519885917	Email/PDF: resurgentbknotifications@resurgent.com	Dec 15 2023 20:59:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519857541	+ Email/Text: Documentfiling@lciinc.com	Dec 15 2023 20:51:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519877034	Email/Text: mdtaoag@mdta.state.md.us	Dec 15 2023 20:52:00	Maryland Transportation Authority, P.O. Box 12853, Philadelphia, PA 19176
519872149	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 15 2023 20:58:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519857542	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 15 2023 20:58:35	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
519903875	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 15 2023 21:10:20	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519857543	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 15 2023 20:58:48	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519877037	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 15 2023 20:51:00	NJ Turnpike Authority, NJ EZ Pass, P.O. Box 4971, Trenton, NJ 08650
519896423	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 15 2023 20:51:00	New Jersey Turnpike Authority, Ramn de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519857544	+ Email/Text: netcreditbnc@enova.com	Dec 15 2023 20:53:00	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
519857545	+ Email/PDF: cbp@omf.com	Dec 15 2023 20:58:31	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519857546	Email/Text: bankruptcies@penncredit.com	Dec 15 2023 20:52:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
519916309	Email/Text: bnc-quantum@quantum3group.com	Dec 15 2023 20:52:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519913636	Email/Text: bnc-quantum@quantum3group.com	Dec 15 2023 20:52:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519913637	+ Email/Text: bnc-quantum@quantum3group.com	Dec 15 2023 20:52:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Velocity Investments LLC 98083-0788

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Dec 15, 2023

Form ID: pdf901

Total Noticed: 98

519877052	+ Email/Text: RASEBN@raslg.com	Dec 15 2023 20:51:00	RAS Crane, 6409 Congress Ave., Ste 100, Boca Raton, FL 33487-2853
519857547	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 20:58:32	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519858508	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:20:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519857549	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:09:51	Synchrony Bank/ HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857550	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 20:58:47	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857551	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:09:26	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857552	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:10:18	Synchrony Bank/Best Brand Plus, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
519857553	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 20:59:11	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519857554	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:09:27	Synchrony Bank/Chevron, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857556	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:10:17	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857557	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 15 2023 21:20:31	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857558	+ Email/Text: bncmail@w-legal.com	Dec 15 2023 20:52:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519857559	^ MEBN	Dec 15 2023 20:52:56	Tromberg Morris Poulin, 39 Broadway, Ste 1250, New York, NY 10006-3089
519877045	Email/Text: bankruptcy@uprova.com	Dec 15 2023 20:52:00	Uprova, 635 E. Highway 20, Upper Lake, CA 95485
519858720	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 15 2023 20:58:40	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278-0068
519876890	+ Email/Text: james.r.shear@hud.gov	Dec 15 2023 20:53:00	US Dept of HUD, Financial Operations Center, 52 Corporate Circle, Albany, NY 12203-5176
519857560	+ Email/Text: LCI@upstart.com	Dec 15 2023 20:51:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519868488	^ MEBN	Dec 15 2023 20:52:54	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519908886	+ Email/PDF: ebn_ais@aisinfo.com	Dec 15 2023 21:10:20	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519857561	+ Email/Text: bankruptcyxfcu@kinecta.org	Dec 15 2023 20:51:00	Xceed Financial Credit Union, Attn: Bankruptcy Dept./Silvia Mendez, 888 North Nash St., El Segundo, CA 90245-2879
519872926	Email/Text: ZenResolve@ebn.phinsolutions.com	Dec 15 2023 20:52:00	Lendumo in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453

TOTAL: 72

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Dec 15, 2023

Form ID: pdf901

Total Noticed: 98

Recip ID	Bypass Reason	Name and Address
519877055		Last
519857548		Syncb/walmart
519877044	*+	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519857555	*+	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519877054	*+	Tromberg Morris Poulin, 39 Broadway, Ste 1250, New York, NY 10006-3089

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brad J. Sadek	on behalf of Debtor Eric Abraham Gdanski bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5